Saskatchewan
Women's
Secretariat

# Sources of Support for Saskatchewan Women in Business

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**for**

**The Saskatchewan Women's Secretariat**

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# Introduction

This directory lists sources of support for Saskatchewan women in business. Support includes loans, networking opportunities, business advisory services, information about licensing and government regulations, education and other services that make it easier to start a business or to increase an existing business's chances of success.

In this directory, business is considered to be all types of non-salaried, paid work including agriculture.

The directory has nine parts.

**Part 1** – **Getting Started in Business** – offers basic information for anyone who is thinking about starting a business.

**Part 2** – **Federal/Provincial Programs** – describes the Canada-Saskatchewan Business Service Centre, a major source of information for Saskatchewan businesspeople.

**Part 3** – **Federal Government** – describes federal government programs that support or regulate business.

**Part 4** – **Provincial Government** – describes provincial government programs that support or regulate business.

**Part 5** – **Municipal Government** – gives examples of the supports that many municipal governments offer to business.

**Part 6** – **Foundations and Non-Profit Organizations** – that focus specifically on businesswomen.

**Part 7** – **Business Groups** – describes women's clubs and organizations that offer networking opportunities and other supports to businesswomen. Because there are many general business organizations in Saskatchewan, only those whose focus is women are listed.

**Part 8** – **Educational Opportunities** – courses that may be of interest to businesswomen.

**Part 9** – **Subject Index** – organizes the agencies and groups listed in this directory under subject headings.

There are numerous private businesses that offer management consulting, business advisory services, accounting and bookkeeping services, computer consulting and clerical support on a fee-for-service basis. These are not listed in this directory. For listings of these businesses refer to the yellow pages of the telephone book under "Accountants, Business Consultants, Computer Consultants, Management Consultants and Secretarial Services."

Most chartered banks and credit unions offer loans and lines of credit to businesses for a variety of purposes. The services of specific financial institutions are not listed in this directory. Contact your bank or credit union for details about their services.

The information in this directory was correct as of mid-January 2000. Government programs are subject to frequent change. Contact the relevant department or agency to determine the availability of specific programs. For information about mailing address, website address and phone number changes, contact the relevant agency or the Canada-Saskatchewan Business Service Centre.

# Part 1: Getting Started in Business

## Are You an Entrepreneur?

In order to build a successful business, you need a good product or service and enough start-up money to see yourself through the first months of operation. You also need an entrepreneurial personality. Most successful entrepreneurs have certain basic attitudes and personality characteristics. The quiz below will help you assess whether you have what it takes to be a successful entrepreneur.

| | Yes | No |
|---|---|---|
| Am I willing to work long and, sometimes, irregular hours? | ❑ | ❑ |
| Can I live with the uncertainty of not having a regular pay cheque? | ❑ | ❑ |
| Am I a self-starter? | ❑ | ❑ |
| Am I organized and self-disciplined? | ❑ | ❑ |
| Do I have the ability to set goals and to figure out several different ways of achieving my goals? | ❑ | ❑ |
| Can I plan, on both a long- and short-term basis? | ❑ | ❑ |
| Am I comfortable with a moderate degree of risk? | ❑ | ❑ |
| Am I confident and optimistic? | ❑ | ❑ |
| Am I curious, innovative and creative? | ❑ | ❑ |
| Am I willing to do all the tasks necessary for successful operation of my business? | ❑ | ❑ |
| Do I like being in charge and teaching and directing others? | ❑ | ❑ |
| Can I anticipate problems and use a variety of approaches to solve problems when they arise? | ❑ | ❑ |
| Am I willing to make sacrifices in the short term in order to achieve long-term goals? | ❑ | ❑ |

Although some entrepreneurs make more money than they would in a regular job, money isn't the main reason most people go into business for themselves. Most businesspeople say that the sense of responsibility and independence, and the potential to try new approaches and to have new experiences that comes with operating a business are their primary motivators.

## Preparing a Business Plan

Your business plan is the master plan for your business. It is usually completed before you actually start your business, and it helps you determine whether your plans are sound or whether you need to make changes to be successful. The checklist below is very general. Most financial institutions and other agencies that provide loans require a very detailed business plan and ask that you use a specific format when preparing your plan. Talk to your financial institution for details about their requirements. For general information about preparing a business plan visit Strategis (http://strategis.ic.gc.ca). Strategis is a large business information website administered by Industry Canada.

### Your Product or Service

- What is the purpose of your product or service?
- Who will use/buy this product or service?
- How will your product/service help or benefit the people who buy it?
- Is your product or service special in some way? Does it fill a niche in the market?

### Your Business Structure

- Will your business be a proprietorship, partnership, corporation or co-operative?
- If it is a corporation, what is the share structure and the cost of shares?
- If the business is owned by more than one person, what is the working relationship between the owners?
- To whom do staff report? What are the lines of authority within the business?
- Who has signing authority for cheques?

### Producing/Selling Your Product or Service

- Will you need a store, office or factory or can you operate from your home?
- How will your workplace be set up – location of equipment, floor plan?
- What equipment and supplies will you need? Where will you get them from?
- How will you measure quality to ensure that your products or services are always high quality?
- Will you need staff to help you or is yours a one-person business? If you plan to hire people, will you pay them a salary, commissions, an hourly rate or on a piecework basis? Where will your staff work – in your office or factory, or in their homes?
- How will you find staff with appropriate skills?
- Can you produce or sell your product where you live or will travel be necessary? (Some consultants, for example, travel extensively.)
- How will you prevent loss and theft (a major concern for retail businesses)?
- What will you do about bad cheques and customers who do not pay their bills?

**Preparing a Business Plan (Continued)**

## Federal, Provincial and Local Government Regulations

- Do you need a business licence or a home business licence?
- Do you have to deduct taxes, Canada Pension Plan and Employment Insurance premiums from your employees' pay cheques and submit these to the government? (Remember that employers also must pay Canada Pension Plan and Employment Insurance premiums on behalf of their employees.)
- Are you required to register with the Workers' Compensation Board?
- Are you required to collect and submit GST?
- Are you required to collect and submit PST?
- Do health regulations apply to your business? (Health regulations will be of particular concern to restaurants, hairdressers, caterers, etc.)
- Will your staff have to work long shifts, evenings, weekends or holidays? (If so, you may be required to pay overtime – refer to the Labour Standards Branch of Saskatchewan Labour for more information.)
- Do any of the requirements of *The Occupational Health and Safety Act* apply to your business? (Refer to the Occupational Health and Safety Division of Saskatchewan Labour for more information.)
- Are you required to register your business's name with the Corporations Branch of Saskatchewan Justice?

## Marketing Your Product or Service

- Who are your customers? Where are they located?
- What is the potential number of customers – now, a year from now, five years from now? (Some businesspeople do surveys to get information about potential customers rather than relying on guesswork.)
- Who are your competitors?
- Why would someone choose to buy from you rather than a competitor?
- How will your product be packaged?
- What is the price of your product? Will there be a reduced price for good customers or for large quantities? How are competitors' products priced?
- How will you distribute your product or service – home parties, door-to-door sales, Internet website, telemarketing, from a store or office, through wholesalers?
- How will you advertise your product or service – word-of-mouth; Internet, newspaper, television or radio advertising; flyers; letters to potential clients?
- How will you monitor your market to see if your potential market is increasing, decreasing or changing?

## Support Services

- Will you do routine bookkeeping yourself, hire a bookkeeper or contract it out to another small business?
- Will you prepare employees' cheques yourself or contract this task out to a payroll service?
- Do you have an accountant and a lawyer?
- Do you know service people who can fix your equipment and/or computers when needed?

## Preparing a Business Plan (Continued)

### Your Financial Plan

- What will your start-up costs be? Start-up costs may include advertising, purchase of supplies and equipment, purchase of stock or inventory, renovations to buildings, licences, legal fees, etc.
- What is your financial forecast? Estimate your monthly income and expenses for the next one to five years in the categories below:

  Income:

  - money that you or others invest in the business
  - sales
  - loans
  - mortgages

  Expenses:

  - purchase of supplies and equipment
  - purchase of stock or inventory
  - rent, heat, light, janitorial
  - salaries and benefits (be sure to include your own salary)
  - advertising
  - interest and bank charges
  - payment on loans and mortgages
  - telephone, courier, postage, office supplies
  - insurance
  - payments to accountants, lawyers, etc.
  - travel expenses (airfare, vehicle expenses, hotel and meals)
  - taxes

- If your business is to succeed, your income must at least equal your expenses. If your income is greater than your expenses, you will have made a profit and may have to pay taxes on this profit. In this situation, consult your lawyer, accountant or the Canada Customs and Revenue Agency.
- How will you obtain financing? Some service businesses require very little capital to get started. For example, housecleaning businesses and many types of arts and crafts businesses require less than $1,000 to get started. Retail and manufacturing businesses often require very large amounts of capital. Many businesses get financing from more than one source. Possible sources of financing include:
  - personal savings
  - loans from family members
  - loans from financial institutions
  - loans from government agencies

## Business Structures

There are four types of business structures: proprietorships, partnerships, corporations and co-operatives. Brief descriptions of these four types of business structures are given below.

The requirements of the Canada Customs and Revenue Agency are different for each of these types of business organization. Consult your accountant or the Canada Customs and Revenue Agency for details.

- A **proprietorship** is the simplest type of business structure. A single person owns the business and assumes all responsibilities, all profits and all losses.
- A **partnership** exists when two or more people own a business and share responsibilities, profits and losses. The amount of responsibility assumed by each partner depends upon the way the partnership is structured.
- A **corporation** (limited company) is a separate legal entity which assumes responsibility for the actions of the business, its profits and losses. Members of corporations cannot be held personally responsible for the actions or debts of the company.
- A **co-operative** is a corporation that is developed, owned and controlled by and for its members.

For more information on the advantages of different business structures, refer to the publication *Choosing a Business Structure*, available from Saskatchewan Economic and Co-operative Development.

## Establishing a Business Co-operative

The purpose of a co-operative is to provide members with goods and services that make use of members' joint resources to improve their economic and social conditions. The principles upon which co-operatives are based are:

- voluntary and open membership
- democratic member control (one member, one vote)
- member economic participation – members contribute equitably to, and democratically control, the capital of their co-operative
- autonomy and independence – co-operatives are autonomous, self-help organizations, controlled by their members
- education, training and information – co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of the co-operative
- co-operation among co-operatives
- concern for community – co-operatives work for the sustainable development of their communities.

## Establishing a Business Co-operative (Continued)

There are several different types of co-operatives. Workers' co-operatives and marketing co-operatives are two types that are of interest to businesspeople. In a workers' co-operative, the people who work in the co-operative also own and operate it. In a marketing co-operative, a group of individuals or small businesses work together to sell their members' products.

The steps in organizing a co-operative are:

- **Define the objectives of the co-operative**. Are the objectives to ensure continued employment for members of the co-operative, to market products produced by members, to generate a profit, to produce a better product, to improve the quality of members' work life?
- **Define how decisions will be made**. According to law, each member has one vote. Will regular meetings be held to make business decisions or will certain people (such as a board of directors) be delegated to make specific decisions on behalf of the members?
- **Prepare bylaws**. The bylaws are a formal statement of the members' working relationship. Members must agree to operate according to the bylaws. The bylaws must conform to the requirements of *The Co-operatives Act, 1996.*
- **Prepare a business plan**. A co-operative, like any other business, must at least break even if it is to survive. Refer to the previous section of this directory for detailed information about preparing a business plan.
- **Comply with legal requirements**. The co-operative must be registered with the Corporations Branch of Saskatchewan Justice. The registration process involves a number of steps. Field staff of Saskatchewan Economic and Co-operative Development will guide new co-operatives through this process.

For more information on starting a business co-operative, visit Saskatchewan Economic and Co-operative Development's website:

http://www.gov.sk.ca/econdev

Sources:


Federal/Provincial Con[illegible]r Education and Plain Language Task Force. (1991). *Project real world: Module IV, entrepreneurship and the world of work.* Regina, SK: Author.

Saskatchewan Economic and Co-operative Development. (n.d.). *Co-operatives in Saskatchewan: An information series.* [Factsheet series.] Regina, SK: Author.

Saskatchewan Economic and Co-operative Development. (1993). *Starting a small business in Saskatchewan.* Regina, SK: Author.

Women Entrepreneurs of Saskatchewan. (n.d.). *Am I an entrepreneur?* [Brochure]. Saskatoon, SK: Author.

# Part 2: Federal/Provincial Programs

## Canada-Saskatchewan Business Service Centre

**Head Office**

122 – 3rd Avenue North
Saskatoon, SK
S7K 2H6

Tel.: (306) 956-2323

Toll-Free Telephone:
1-800-667-4374

Fax: (306) 956-2328

Info-FAX: (306) 956-2310

Toll-Free InfoFAX:
1-800-667-9433

Internet Website:
http://www.cbsc.org/sask/

The Canada-Saskatchewan Business Service Centre is a joint federal-provincial initiative. It was established to provide business people with a single access point for information that may be spread across many government departments and agencies, or located in a variety of other places.

The managing partners for the Centre are Western Economic Diversification, on behalf of the Government of Canada, and Saskatchewan Economic and Co-operative Development, on behalf of the Government of Saskatchewan.

The Business Service Centre has five main services:

- **TeleCentre** (Toll-free: 1-800-667-4374; local: (306) 956-2323) – A toll-free line connects callers to a Centre representative who can answer business questions or make referrals to an appropriate government department. After hours, recorded messages answer frequently asked questions.
- **Info-FAX** (Toll-free: 1-800-667-9433; local: (306) 956-2310) – Members of the public can use their telephone and fax machines to get copies of the Centre's document catalogues and factsheets. When users call the Info-FAX toll-free number, a simple voice-prompt system leads them through the ordering process. The Info-FAX system is open 24 hours a day, seven days a week. Its databanks contain factsheets on hundreds of government programs.
- **Personal Service** – Businesspeople who go to the Centre in person can meet with a Centre representative and use the Centre's resource centre.
- **Resource Centre** – The Centre's resource collection includes printed materials, videos, audiotapes, CD-ROMs, computer databases, computer workstations and other resources on business-related topics.
- **Internet Website** – (http://www.cbsc.org/sask/) – The Centre's website is very large and comprehensive. A few of the items it contains include:
  - links to federal and provincial government departments and to business service centres in other provinces
  - information on hundreds of business topics (the website can be searched by topic)
  - information on starting a business
  - links to other resources such as the catalogues of several university libraries, yellow pages and several newspapers
  - information on trade and export

## Canada-Saskatchewan Business Service Centre (Continued)

### Canada-Saskatchewan Business Service Centre Regional Access Points

**Assiniboia**
South Central CFDC
229 – 1st Avenue W.
P. O. Box 1087
Assiniboia, SK S0H 0B0
Tel.: (306) 642-5558
Fax: (306) 642-5963
http://www3.glo.com/sccfd

**Broadview**
East Central Development Corporation
P. O. Box 727, 601 Edmonton Street
Broadview, SK S0G 0K0
Tel.: (306) 696-2443 or 696-2444
Fax: (306) 696-2508

**Bruno**
Sagehill CFDC
Box 10
Bruno, SK S0K 0S0
Tel.: (306) 369-2610
Fax: (306) 369-4142

**Estevan**
303 Wicklow Centre
1133 – 4th Street
Estevan, SK S4A 0W6
Tel.: (306) 637-4505
Fax: (306) 637-4510

**Kindersley**
514 Main Street
Kindersley, SK
S0L 1S0
Tel.: (306) 463-1850 (CFDC)
Fax: (306) 463-1856 (CFDC)
Tel.: (306) 463-1997 (REDA)
Fax: (306) 463-6397 (REDA)

**Meadow Lake**
Beaver River CFDC
Box 2678
Meadow Lake, SK S9X 1R1
Tel.: (306) 236-4422
Fax: (306) 236-5818

**North Battleford**
Northwest CFDC
#103 – 1202 – 101st Street
North Battleford, SK S9A 0Z8
Tel.: (306) 446-3200
Fax: (306) 445-8076

**Outlook**
Great River Lakes REDA/
MidSask CFDC
P. O. Box 176
410 Saskatchewan Avenue W.
Outlook, SK S0L 2N0
Tel.: (306) 867-9566
Fax: (306) 867-9559

**Prince Albert**
Prince Albert REDA
Suite 342, 1084 Central Avenue
Prince Albert, SK S6V 7P3
Tel.: (306) 764-3400
Fax: (306) 764-3407

**Regina**
Centre for Business Development
1925 Rose Street
Regina, SK S4P 3P1
Tel.: (306) 780-8331
Fax: (306) 780-8310

**Swift Current**
South West Centre for
Entrepreneurial Development Inc.
885 – 6th Avenue N.E.
Swift Current, SK S9H 2M9
Tel.: (306) 773-4030
Fax: (306) 773-5337

**Tisdale**
New Sask CFDC
930 – 99th Avenue W.
Tisdale Civic Centre
Box 357
Tisdale, SK S0E 1T0
Tel.: (306) 873-4449
Fax: (306) 873-4645

**Weyburn**
SEREDA/Sunrise CFDC
157 – 3rd Street N.E. (2nd Floor)
Weyburn, SK S4H 3J9
Tel.: (306) 842-8001 (SEREDA)
Fax: (306) 842-1502 (SEREDA)
Tel.: (306) 842-8803 (CFDC)
Fax: (306) 842-4069 (CFDC)

**Yorkton**
Good Spirit Regional
Business Resource Centre
44 – 4th Avenue N.
Yorkton, SK S3N 1A2
Tel.: (306) 783-7332
Fax: (306) 783-0165

# Part 3: Federal Government

Federal government programs that are of general interest are listed below. In addition, the federal government has highly specialized programs for businesses in certain sectors, for example, it has programs for aerospace industries, and people in the fisheries business. For information about these specialized programs consult the Canada-Saskatchewan Business Service Centre or Strategis, a large on-line business information service provided by Industry Canada (http://strategis.ic.gc.ca).

## Agriculture and Agri-Food Canada

### Canadian Adaptation and Rural Development in Saskatchewan (CARDS) Program

Saskatchewan Council for Community Development (CARDS Secretariat)
P. O. Box 21038
102-15 Innovation Boulevard
Saskatoon, SK
S7H 5N9

Tel.: (306) 975-6847
Fax: (306) 975-6850

Toll-Free: 1-800-641-8256
Internet Website: http://www.sccd.sk.ca/cards/index.html

The objective of the CARDS program is to develop proactive and innovative opportunities to the agriculture and agri-food sector throughout Saskatchewan. This program provides grants to applicants to foster opportunity and innovation. CARDS provides grants in six areas of activity.

1. Industry and rural resource development.
2. Business development activities: New products, processes and markets.
3. Capital equipment purchases: Adoption of new technologies.
4. Strategic initiatives.
5. Value-added development.
6. Environmental stewardship.

Eligible recipients include individuals, legally recognized corporations, agriculture and industry associations, non-profit organizations, cooperatives, educational institutions, municipal governments, Indian Bands and Métis Nation.

In Saskatchewan, CARDS is administered by the Saskatchewan Council for Community Development, a non-profit organization that supports and promotes community-based development.

## Business Development Bank of Canada

**Regina**

2220 – 12th Avenue
Suite 320, Bank of Canada Building
Regina, SK
S4P 0M8

Tel.: (Loans) (306) 780-6478
Tel.: (Consulting) (306) 780-6482
Fax: (306) 780-7516
Toll Free: 1-800-470-0601

Internet website:
http://www.bdc.ca

**Saskatoon**

Main Floor
135 – 21st Street East
Saskatoon, SK
S7K 0B4

Tel.: (306) 975-4822
Fax: (306) 975-5955
Toll Free: 1-888-463-6476

**Prince Albert**

c/o Saskatoon Branch
Main Floor
135 – 21st Street East
Saskatoon, SK
S7K 0B4

Tel.: (306) 953-8580
Fax: (306) 975-5955
Toll-Free: 1-888-463-6476

The Business Development Bank of Canada (BDC) is a federal Crown corporation whose purpose is to create and develop Canadian small and medium-sized businesses. The services offered by BDC include:

- Financial services
- Consulting services
- Information services

### Financial Services

- BDC provides specialized financing for commercially-viable business projects. Repayment terms are tailored to the needs of individual clients. Loans available include:
  - **Young Entrepreneur Financing Program** – is aimed at giving start-up entrepreneurs between the ages of 18 and 34 a solid foundation to build a new business.
  - **Micro-Business Program** – supports the early growth of very small businesses.
  - **Term Loans** – for a variety of commercially-viable projects.
  - **Productivity Plus Loan** – designed for manufacturing and processing companies that want to increase their productivity but need financial support to acquire equipment.
  - **Innovation Loans** – helps innovative businesses position themselves to take advantage of new markets and new technologies available to today's global players.
  - **Working Capital for Growth** – to help businesses finance growth opportunities.
  - **Working Capital for Exporters** – provides the important additional pre-shipment financing companies need to effectively exploit their export potential.
  - **Techno.net: A Term Loan To Implement E-Commerce To** – help small and medium-sized businesses cover the costs related to implementing a Web presence.
  - **Patient Capital®** – for innovative and knowledge-based businesses in the early stages of development that may be having difficulty securing financing from other sources.
  - **Venture Loans** – which combine the characteristics of term loans with venture capital.
  - **Growth Capital for Aboriginal Business** – to increase access to capital for Aboriginal entrepreneurs who want to start a small business or expand an existing business operating on or off a reserve in Canada.
  - **Tourism Investment Fund** – is available to expand, upgrade and enhance facilities beyond a one-season attraction to help meet demand at the higher quality end of the tourism market and attract more business from international tourists.
  - **Cultural Industries Development Fund** – provides specialized and flexible financing for small businesses operating in book and periodical publishing, sound recording, film and multimedia production.

**Business Development Bank of Canada (Continued)**

- **Venture Capital** – capital investments at any stage of a company's life cycle, from seed to growth, from acquisition or expansion to turnaround and will invest in both private and publicly-listed companies. Small businesses in leading-edge industries with a strategic market position and the potential for sustained growth are eligible.
- **Seed Capital** – to finance businesses in the pre-start-up phase.

For detailed information about loan eligibility criteria, dollar value of loans available and repayment terms, contact the BDC directly.

### Consulting Services

The BDC Consulting Group offers customized business consulting services that focus on three areas: growth, quality and export. More than two dozen different services are available in areas as diverse as financial planning, human resources management, sales planning, NAFTA regulations, and export readiness.

For more detail about consulting services contact the Regina or Saskatoon office of the business Development Bank of Canada or visit the website at http://www.bdc.ca.

### Information Services

The BDBC:

- Publishes booklets and pamphlets on many business topics. Contact the Regina or Saskatoon office for printed materials;
- has a large and comprehensive website (http://www.bdc.ca) which describes the BDC's services, provides information on many business topics and features an on-line business magazine; and,
- sends small business news to businesses that request it by e-mail every month.

## Canada Customs and Revenue Agency (formerly Revenue Canada)

**Regina**

1955 Smith Street
Regina, SK S4P 2N9

Child Tax Benefit Enquiries:
Regina (306) 780-8047

GST Credit Cheques and Other Refund Enquiries:
Regina (306) 780-5944

GST Credit Cheques and Other Refund Enquiries:
Regina (306) 780-5944

Public Fax:
Regina: (306) 757-1412

**Saskatoon**

340 – 3rd Avenue North
Saskatoon, SK
S7K 0A8

**Toll-Free:**

Business Enquiries (Employer, GST, Corporate and Non-Corporate Enquiries): 1-800-959-5525

Child Tax Benefit Enquiries:
1-800-387-1193

Individual Income Tax Enquiries:
1-800-959-8281

Request for Forms:
1-800-959-2221

GST Credit Cheques and Other Refund Enquiries:
1-800-959-1956

For Service in French:
1-800-959-7383

Internet Website:
http://www.ccra-adrc.gc.ca

Most small businesses, regardless of whether they are proprietorships, partnerships or corporations, must submit tax deductions, Canada Pension Plan contributions and Employment Insurance premiums on behalf of their employees. Small businesses are also required to pay tax on their profits. Most are required to collect and submit GST. All of these requirements are administered by the Canada Customs and Revenue Agency.

The Canada Customs and Revenue Agency publishes dozens of forms and publications on various tax-related topics. Many of these forms and publications are available on the Agency's website (http://www.ccra-adrc.gc.ca). One particularly useful publication is *Small Business Employers' Kit* that explains the process of deducting, withholding and submitting source deductions for employees. This publication is not currently available on the Internet but may be obtained from any office of the Canada Customs and Revenue Agency.

## Export Development Corporation

**Head Office**

151 O'Connor Street
Ottawa, ON
K1A 1K3

Tel.: (613) 598-2500
Fax: (613) 237-2690

E-mail: export@edc-see.ca

Internet Website:
http://www.edc.ca

Toll Free (for companies with export sales under $1 million)
1-800-850-9626

Toll Free (for companies with export sales over $1 million)
1-888-332-3320

The Export Development Corporation is the only Canadian financial institution devoted exclusively to providing trade finance services in support of Canadian exporters and investors in up to 200 countries. Founded in 1994, EDC is a federal Crown corporation that acts as a commercial financial institution.

### Regional Offices

**Vancouver**
Suite 1030
505 Burrard Street
Vancouver, BC V7X 1M5

Tel: (604) 666-6234
Fax: (604) 666-7550

**Calgary**
Home Oil Tower
Suite 606
324 – 8th Avenue S.W.
Calgary, AB T2P 2Z2

Tel.: (403) 292-6898
Fax: (403) 292-6902

**Montreal**
Suite 4520
800 Victoria Square
P. O. Box 124
Tour de la Bourse
Montreal, PQ H4Z 1C3

Tel.: (514) 283-3013
Fax: (514) 878-9891

**Halifax**
Purdy's Wharf Tower II
Suite 1410
1969 Upper Water Street
Halifax, NS B3J 3R7

Tel.: (902) 429-0426
Fax: (902) 423-0881

**Moncton**
International Trade Centre
1045 Main Street
4th Street, Unit 103
Moncton, NB E1C 1H1

Tel.: (506) 851-6066
Fax: (506) 851-6406

**Winnipeg**
Suite 2075
Commodity Exchange Tower
360 Main Street
Winnipeg, MB R3C 3Z3

Tel.: (204) 983-5114
Fax: (204) 984-0163

**Edmonton**
Suite 905
10010 – 106th Street
Edmonton, AB T5J 3L8

Tel.: (708) 495-2286
Fax: (708) 495-2346

**London**
Suite 1512
148 Fullarton Street
London, ON N6A 5P3

Tel.: (519) 645-5828
Fax: (519) 645-5580

**Toronto**
Suite 810
150 York Street
Toronto, ON M5H 3S5

Tel.: (416) 973-6211
Fax: (416) 862-1267

## Farm Credit Corporation of Canada

**Corporate Head Office**

1800 Hamilton Street
Box 4320
Regina, SK
S4P 4L3

Tel.: (306) 780-8100
Fax: (306) 780-5456

Internet Website:
http://www.fcc-sca.ca

Farm Credit Corporation (FCC) makes and guarantees loans to Canadian farmers and small and medium-sized agribusinesses. The FCC's lending operation has two divisions: farm financing and agribusiness and agricultural alliances.

- **Farm financing** – devoted to traditional lending for commodities such as cash crops, dairy, beef and hogs. FCC lends money for any agricultural or farm-related purpose including the purchase of land, grain, equipment or livestock.
- **Agribusiness and agricultural alliances** – handles large-scale agricultural projects geared to developing, refining and marketing primary agricultural products.

### District Offices

**North Battleford**
201 – 1301 – 101st Street
North Battleford, SK S9A 0Z9
Tel.: (306) 446-1700
Fax: (306) 445-1005

**Regina**
303 – 4303 Albert Street
Regina, SK S4S 3R6
Tel.: (306) 780-5616
Fax: (306) 780-5611

**Saskatoon**
301 – 2100 – 8th Street East
Saskatoon, SK S7H 0V1
Tel.: (306) 975-4248
Fax: (306) 975-4864

**Swift Current**
Suite 6 – 1061 Central Avenue N.
Hillsdale Plaza
Swift Current, SK S9H 4Y9
Tel.: (306) 773-2991
Fax: (306) 778-3695

**Yorkton**
120 Smith Street East
Yorkton, SK S3N 3V3
Tel.: (306) 783-9431
Fax: (306) 786-7610

### Field Offices

**Assiniboia**
229 – 1st Avenue W.
Box 1060
Assiniboia, SK S0H 0B0
Tel.: (306) 642-5282
Fax: (306) 642-4676

**Carlyle**
109 Railway Avenue W.
Box 430
Carlyle, SK S0C 0R0
Tel.: (306) 453-2595
Fax: (306) 453-2299

**Humboldt**
640 – 10th Street, Box 937
Humboldt, SK S0K 2A0
Tel.: (306) 682-3902
Fax: (306) 682-4383

**Kindersley**
404C – 12th Avenue E.
Box 310
Kindersley, SK S0L 1S0
Tel.: (306) 463-5320
Fax: (306) 463-3435

**Moose Jaw**
15 Thatcher Drive E.
Box 1690
Moose Jaw, SK S6H 7K7
Tel.: (306) 693-4077
Fax: (306) 692-2202

**Prince Albert**
Carlton Court
104 – 2805 – 6th Ave. E.
Prince Albert, SK
S6V 6Z6
Tel.: (306) 953-8562
Fax: (306) 953-8575

**Rosetown**
207 Railway Avenue E.,
Box 1118
Rosetown, SK S0L 2V0
Tel.: (306) 882-2231
Fax: (306) 882-3066

**Tisdale**
803 – 100th Street
Box 820
Tisdale, SK S0E 1T0
Tel.: (306) 873-4511
Fax: (306) 873-5457

**Weyburn**
609 Railway Avenue
Box 1177
CIBC Building
Weyburn, SK S4H 0A9
Tel.: (306) 842-3559
Fax: (306) 842-3951

**Wynyard**
119 – 1st Street East
Box 249
Wynyard, SK S0A 4T0
Tel.: (306) 554-2344
Fax: (306) 554-3144

## Industry Canada

Internet Website:
http://ww.ic.gc.ca

Five Industry Canada programs/services/websites will be of interest to businesswomen. They are:

- Aboriginal Business Canada
- Canada Small Business Financing Program
- Sources of Financing
- Strategis
- Your Guide to Government of Canada Services Support for Small Business

### Aboriginal Business Canada

7th Floor
123 – 2nd Avenue South
Saskatoon, SK
S7K 7E6

Tel.: (306) 975-4329 Fax: (306) 975-5334

E-mail: abc.saskatoon@ic.gc.ca

Internet Website: http://www.abc.gc.ca

Canadian status and non-status Indians, Inuit and Métis individuals, partnerships or legal entities, on or off reserve, are eligible for support by Aboriginal Business Canada (ABC). In general, majority Aboriginal ownership is required. Exceptions may be made for joint ventures.

Aboriginal Business Canada will fund approved projects up to a maximum of $75,000. This funding usually does not have to be repaid. Businesses that receive funding from Aboriginal Business Canada are required to contribute a minimum of 15 percent of the project.

ABC priorities are businesses which emphasize innovation, tourism, trade and market expansion, and youth entrepreneurship.

In addition to financial support, ABC offers a broad range of consulting services to proposed and existing Aboriginal businesses.

### Canada Small Business Financing Program (formerly Small Business Loans Program)

8th Floor, East Tower
235 Queen Street
Ottawa, ON
K1A 0H5

Info line:(613) 954-5540 Fax: (613) 952-0290

Internet Website: http://strategis.ic.gc.ca/csbfa
or contact any financial institution

*The Canada Small Business Financing Act (CSBFA)* helps new and existing businesses obtain term loans from financial institutions to finance the purchase and improvement of fixed assets such as land, buildings and equipment. Most Canadian small businesses are eligible, as long as their estimated annual gross revenues do not exceed $5 million during the year in which they apply for a loan. The loan maximum is $250,000. For detailed information about eligibility criteria, and loan terms and conditions contact any financial institution.

## Industry Canada
**(Continued)**

### Sources of Financing

http://strategis.ic.gc.ca (go to "Business Support and Financing", then to "Sources of Financing")

A comprehensive on-line guide to sources of funding for small businesses. Includes information about federal and provincial programs and financial programs offered by other agencies. Also includes information about increasing your potential for chances of getting financing.

### Strategis

http://strategis.ic.gc.ca

Strategis is a large and comprehensive business information website maintained by Industry Canada. A sample of items it contains includes:

- A large database on business topics which can be searched by category or topic
- Links to all provincial government websites, many other federal government websites and many municipal websites
- News on current business topics
- Links to company directories, industry and professional associations
- Information on Aboriginal business
- Information targeted to people in many business sectors such as small business, advanced technology, retail, etc.

### Your Guide to Government of Canada Services and Support for Small Business

On-line version: http://strategis.ic.gc.ca/SSG/mi02983e.html

Print Version: Distribution Services
Communications Branch
Industry Canada
205D, West Tower
235 Queen Street
Ottawa, ON
K1A 0H5

Tel.: (613) 947-7466
Fax: (613) 954-6436

This annual publication provides an overview of all federal government services and programs designed to assist small business. It includes information about starting and running a business, information about programs for highly specific industries and information about laws that affect businesses.

## Public Works and Government Services Canada

Internet Website:
http://www.pwgsc.gc.ca

## Contracts Canada

**Regina**

Contracts Canada
Client Services
Supply Operations Service
3rd Floor
1942 Hamilton Street
Regina, SK
S4P 3V7

Tel.: (306) 780-7390
Fax: (306) 780-5601

E-mail: Darlene.Chuka@pwgsc.gc.ca

Internet Website: http://contractscanada.gc.ca/ea/busin-e.htm

Contracts Canada is an interdepartmental federal government program to make it easier to get information about selling to the federal government.

Contracts Canada offers:

- **Information about what the government buys and how it buys** – The website contains a great deal of highly specific information on these topics.
- **Supplier Registration** – Potential suppliers can register on-line.
- **Seminars and Speakers** – Seminars are held regularly across Canada to assist suppliers who want to do business with the federal government. Seminars are free and are available upon request. Contracts Canada will also supply speakers for meetings upon request.
- **Publications** – Contracts Canada has published several booklets and fact sheets on doing business with the federal government.

## Western Economic Diversification Canada

**Saskatoon**

P. O. Box 2025
601 – 119 – 4th Avenue South
Saskatoon, SK
S7K 3S7

Tel.: (306) 975-4373
Fax: (306) 975-5484
Toll Free: 1-888-338-9378

**Regina**

1925 Rose Street
Regina, SK
S4P 3P1

Tel.: (306) 780-8080
Fax: (306) 780-8310

Internet Website:
http://www.wd.gc.ca
(English)
Http://www.deo.gc.ca
(French)

Western Economic Diversification Canada (WD) is a federal government department with a mandate to promote the development and diversification of the economy of Western Canada and to advance the interests of the West in national economic policy. It offers the following programs and services.

- **Loans** – WD does not offer loans directly to businesspeople. Rather it has arranged for a number of financial institutions to offer patient and flexible-term debt financing to eligible small businesses, with particular emphasis on knowledge-based and export-based industries in the West. WD then assists the business to prepare loan proposals and business plans for the institution. Small and medium-sized businesses in the following sectors are eligible for loans: information technology and telecommunications, environmental technology, knowledge-based industries, agricultural value-added processing, and tourism.
- **Support for Going International** – Programs in this area include:
  - **International Trade Personnel Program** – WD will provide salary support so that eligible businesses can hire recent post-secondary graduates to work in a job related to international trade. For example, graduates can assist a company or organization with market research, translation, international sales, or modifying or packaging a product so that it is appropriate for international markets. For a three-year project, WD will assist qualified businesses by contributing 50 percent of the graduate's salary for the first and second year of the program and 25 percent for the third year, up to a maximum contribution of $15,000 in years one and two and $7,500 in year three for a total of $37,500.
  - **Export Readiness Program** – In addition to the International Trade Personnel Program described above, WD helps Western Canadian businesses reach export markets by helping them refine their export plan and ensuring that their products are export ready.
  - **Hiring Program for Small Business** – WD offers the following specialized funding:
  - **First Jobs in Science and Technology Program** – WD will provide salary support so that Western Canadian science and technology businesses with fewer than 250 employees can hire recent post-secondary science and technology graduates. Individuals must be unemployed, under-employed, or presently working in an area unrelated to their field of study. For a three-year project, WD will assist qualified businesses by contributing 50 percent of the graduate's salary for the first and second year of the program and 25 percent for the third year, up to a maximum contribution of $15,000 in years one and two and $7,500 in year three, for a total of $37,500.
- **Information** – WD's Website (http://www.wd.gc.ca or http://www.deo.gc.ca) contains a great deal of information about starting a business, doing business, exporting and importing, selling to government, and business laws and regulations. It also offers links to many other business sites.
- **Business Services** – WD partners with other business service providers and community economic development agencies, such as the Canada-Saskatchewan Business Service Centre and Women Entrepreneurs of Saskatchewan (described elsewhere in this directory) to provide resources for businesspeople across Western Canada.

## Women Entrepreneurs of Saskatchewan Inc.

**Saskatoon**

112 – 2100 Eighth Street East
Saskatoon, SK
S7H 0V1

Toll Free: 1-800-879-6331
Tel.: (306) 477-7173
Fax: (306) 477-7175

**Regina**

1925 Rose Street
Regina, SK
S4P 3P1

Toll Free: 1-800-879-6331
Tel.: (306) 359-9732
Fax: (306) 359-9739

E-mail:
info@womenentrepreneurs.sk.ca

Internet Website:
http://womenentrepreneurs.sk.ca

Women Entrepreneurs (W.E.) is a non-profit membership organization which provides programs and services to women who are considering a business, starting a business, or operating an existing business.

Services offered by W.E. include:

- **Loans** – A loan fund offers loans of up to $100,000 to assist women to start up, purchase or expand a business.
- **Training Opportunities** – Workshops, seminars, correspondence courses and other training programs may be offered by W.E. directly or in partnership with other organizations.
- **Business Advisory Services** – W.E. staff work with clients on a one-to-one basis to address business issues.
- **Referrals** – as needed, to other financial or advisory services.
- **Networking/Mentoring** – W.E. sponsors several mentorship programs for women who are just starting out in business.
- **Information** – W.E. publishes a newsletter in the spring and fall and a bi-monthly bulletin. Its website contains information about W.E. and has a few links to other sources of information about business.

Membership is open to all Saskatchewan residents. There are two categories of members:

- Full members – $75.00 per year.
- Associate members – $25.00 per year.

Some services are offered on a fee-for-service basis. Contact Women Entrepreneurs of Saskatchewan Inc. for detailed information about specific programs and services, and membership benefits.

# Part 4: Provincial Government

## Saskatchewan Agriculture and Food

**Head Office**

**Regina**
202, 3085 Albert Street
Regina, SK S4S 0B1

Tel.: (306) 787-0892
Fax: (306) 787-0852

Two Saskatchewan Agriculture and Food programs will be of interest to women in agricultural and agri-food businesses:

- Agri-Food Equity Fund
- Canada-Saskatchewan Agri-Food Innovation Fund

### Agri-Food Equity Fund

The Agri-Food Equity Fund was established by Saskatchewan Agriculture and Food in 1994 to promote and develop agricultural diversification in Saskatchewan.

The Fund invests in companies or co-operatives which:

- process primary agricultural products
- market and distribute processed products
- supply inputs to processors or farmers
- produce or supply non-traditional primary agricultural products

The minimum investment by the Fund is $25,000. Maximum investment in a business is $1,000,000. The fund can purchase equity in the business in the form of shares, bonds, debentures or other securities. It is a goal of the Fund to sell its investment back to the business or its shareholders within eight years.

To be eligible, businesses must be registered corporations or co-operatives in Saskatchewan, and will commence or expand operations within 12 months.

For more detailed information about the Fund and examples of investments made by the Fund visit the Fund's website:

http://www.agr.gov.sk.ca/afef/info.htm

**Saskatoon**
109 – 111 Research Drive
Saskatoon, SK S7N 3R2

Tel.: (306) 933-7652
Fax: (306) 933-7668

**Wilkie**
Box 131
Wilkie, SK S0K 4W0

Tel.: (306) 843-3406
Fax: (306) 933-7668

**Yorkton**

Tel.: (306) 786-1527
Fax: (306) 786-1542

**Humboldt**
Box 1747
Humboldt, SK S0K 2A0

Courier address only:
1205 Bence Place
Humboldt, SK S0K 2A0

Tel.: (306) 682-6717
Fax: (306) 682-6719

**Saskatchewan Agriculture and Food (Continued)**

## Canada-Saskatchewan Agri-Food Innovation Fund

Agriculture Research Branch
Saskatchewan Agriculture and Food
Room 329, 3085 Albert Street
Regina, SK
S4S 0B1

Tel.: (306) 787-6566
Fax: (306) 787-2654

Internet Website: http://www.agr.gov.sk.ca

This federal/provincial program provides assistance for research, development and infrastructure needs to support the development of emerging primary and value-added agriculture sectors. Although the program runs until March 31, 2003, all funds available through the program have been allocated.

## Saskatchewan Economic and Co-operative Development

**Head Office**

1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-2232
Fax: (306) 787-2159

**Saskatoon Office**

206 – 15 Innovation
Boulevard
Saskatoon, SK
S7N 2X8

Tel.: (306) 933-7200
Fax: (306) 933-8244

Internet Website:
http://www.gov.sk.ca/econdev

Saskatchewan Economic and Co-operative Development is the provincial government department responsible for Saskatchewan's economic development. As part of its mandate, it provides services to entrepreneurs and small business.

Programs and services offered by Saskatchewan Economic and Co-operative Development which may be useful to entrepreneurs and small business people are described in the sections that follow. In addition to the programs for businesspeople listed in this directory, the Department has numerous other programs designed to enhance community economic development or promote Saskatchewan's economy in general. These programs and services are:

- Business Immigration Provincial Nominee Program
- Co-operative Development Program
- Internet Website
- Labour-Sponsored Venture-Capital Program
- Northern Development Fund
- Operations Division
- Small Business Loans Association Program
- Strategic Initiative Fund

### Field Offices

**Estevan**
303 Wicklow Centre
1133 – 4th Street
Estevan, SK S4A 2V6

Regional Manager: John Slatnik

Tel.:(306) 637-4505
Fax:(306) 637-4510

**Moose Jaw**
45 Thatcher Drive East
Moose Jaw, SK S6H 6V2

Regional Manager: Grant McWilliams

Tel.:(306) 694-3623
Fax:(306) 694-3500

**North Battleford**
509 Pioneer Avenue
North Battleford, SK S9A 1E9

Regional Manager: Jan Swanson

Tel.:(306) 446-7444
Fax:(306) 446-7442

**Prince Albert**
1084 Central Avenue
Prince Albert, SK S6V 6G1

Regional Manager: Wayne Phillip

Tel.:(306) 953-2275
Fax: (306) 922-6499

**Regina**
1925 Rose Street
Regina, SK S4P 3P1

Regional Manager: Bill Spring

Tel.:(306) 787-1605
Fax:(306) 787-1620

**Saskatoon**
122 – 3rd Avenue North
Saskatoon, SK S7K 2H6

Acting Regional Manager: Ken Connick

Tel.:(306) 933-5750
Fax:(306) 933-7692

**Swift Current**
885 – 6th Avenue N.E.
Swift Current, SK S9H 2M9

Regional Manager: Doug Howorko

Tel.:(306) 778-8415
Fax:(306) 778-8526

**Yorkton**
50 Smith Street East
Yorkton, SK S3N 0H5

Regional Manager: Wayne Clarke

Tel.:(306) 786-1416
Fax: (306) 786-1417

## Saskatchewan Economic and Co-operative Development (Continued)

**Other Offices**

**Canada-Saskatchewan Business Service Centre**

122 – 3rd Avenue North
Saskatoon, SK S7K 2H6

Tel.: (306) 956-2323
Fax: (306) 956-2328

Toll-Free: 1-800-667-4374
InfoFAX: 1-800-667-9433/956-2310

The Canada-Saskatchewan Service Centre has a separate listing in this directory.

**Saskatchewan Business Development Office**

Suite 1306, 155 Queen Street
Ottawa, ON
K1P 6L1

Tel.: (613) 232-6644
Fax: (613) 232-4472

### Business Immigration Provincial Nominee Program

The Business Immigration Provincial Nominee Program (PNP) allows Saskatchewan officials to recruit and nominate individuals who have the potential to be of significant economic and industrial benefit to the province. Positions identified by the Province as a designated skill shortage and which appear on the skill shortages list for the PNP are eligible.

Businesspersons will be considered whose business proposals fall under the key sectors and have identifiable impacts on the provincial economy through diversification, value-added processing and job or wealth creation. The key sectors are:

- Agri-value and biotechnology
- Forestry
- Energy
- Information technology and telecommunications
- Tourism
- Mining/minerals
- Fabricated metal manufacturing
- Value-added processing
- Manufacturing

Under the PNP, Saskatchewan companies may identify skill shortages and request assistance to recruit immigrants with particular skills. All positions must meet national, provincial and association qualifications and standards. Industry associations, businesses, and regional economic development authorities who have identified business opportunities within the key sectors may access the PNP for assistance in attracting individuals with demonstrated business experience in Saskatchewan.

Any occupational category which is not identified as a designated skill shortage will be ineligible. Any business proposal that does not fall within the listed key sectors of economic development will be ineligible. Applicants applying under any other category but the PNP Business or Skilled Worker/Professional will not be eligible under the PNP. Applications applying for purposes of family reunification or for social and cultural reasons are not eligible.

**Saskatchewan Economic and Co-operative Development (Continued)**

## Business Immigration Provincial Nominee Program (Continued)

Guidelines and an application kit are available upon request. For general inquiries, please contact:

Saskatchewan Economic and Co-operative Development
Business Immigration Programs
5th Floor, 1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel: (306) 787-9212 Fax: (306) 787-3872

Internet Website: www.gov.sk.ca/econdev

## Co-operative Development Program

The Program Development and Support Branch is responsible for the promotion, development and expansion of co-operative enterprise. Services include:

- booklets and fact sheets on various aspects of establishing and operating co-operatives
- advice and guidance to groups wishing to establish co-operatives
- financial assistance to new and expanding co-operatives to assist feasibility studies and market planning

Further information can be obtained from the following address, or from Saskatchewan Economic and Co-operative Development's regional offices.

Program Development and Support Branch
Saskatchewan Economic and Co-operative Development
5th Floor, 1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-0190
Fax: (306) 787-3872

e-mail: wayne.thrasher@ecd.gov.sk.ca

## Internet Website

http://www.gov.sk.ca/econdev

The major features of Saskatchewan Economic and Co-operative Development's website include:

- full details about all Department programs
- links to Saskatchewan communities and other sources of information
- lists of departmental publications
- information about starting a business, small business in Saskatchewan and the Saskatchewan economy
- directories including *The Saskatchewan Manufacturers' Guide* and *The Major Projects Inventory*

**Saskatchewan Economic and Co-operative Development (Continued)**

## Labour-Sponsored Venture Capital Program

This program is designed to help employee groups and individuals create or maintain jobs by contributing to funds which invest in small and medium Saskatchewan-based businesses. Once an LSVCC is incorporated by a labour association and registered with the department, employees and individuals can invest and qualify for federal and provincial tax credits. The pool of capital can be used for a range of investments, or to enable employees to buy all or part of the company for which they work.

1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-5014

Contact: Marv Weismiller (e-mail: marv.weismiller@ecd.gov.sk.ca)

## Northern Development Fund

This Fund provides northerners with term financing for small and medium business ventures that involve:

- pursuing goods and services contracts for mining and resource sector development
- providing and developing products and services that contribute to northern diversification
- traditional northern activities, such as fishing, trapping and wild rice production

The Fund coordinates, administers and participates in a wide range of community and regional development initiatives in northern Saskatchewan.

As well, the NDF provides cost-shared funding for:

- organizations that wish to establish Community-based Regional Economic Development Organizations (CREDOs)
- northern residents' projects that involve marketing, promotion and research/development
- a skills development package that allows northerners to develop a wide variety of training seminars

Box 5000
1328 La Ronge Avenue
La Ronge, SK
S0J 1L0

Tel.: (306) 425-4278

Contact: Jim Bogard (e-mail: jim.bogard@ecd.gov.sk.ca)

## Saskatchewan Economic and Co-operative Development (Continued)

### Operations Division

The Operations Division provides business and co-operative development support through assessment, information, pathfinding and referral services delivered throughout the province via a field office structure. Addresses and phone numbers for the eight field offices appear at the beginning of this section.

All eight regional offices provide support to existing and developing businesses and co-operatives. This includes information and access to initiatives, programs and services available from provincial government departments, crown corporations, financial institutions and the federal government. The eight regional offices also work closely with local community leaders through the network of Regional Economic Development Authorities (REDAs).

The field offices also provide support to strategic sectors in the Saskatchewan economy, particularly focused on existing and new value-added businesses in fields such as biotechnology, agricultural implement manufacturing and information technology. Key supports include initiatives such as opportunity identification, pathfinding, tradeshows, quality assurance and investment attraction.

Saskatchewan Economic and Co-operative Development's Operations Division is divided into two geographic regions:

- **The Trans-Canada Region** – Based in Regina, this Branch has regional delivery offices in Estevan, Swift Current, Moose Jaw and Regina. The Regina and Swift Current sites are based in Entrepreneurship Centres which offer a broad range of business support services and feature satellite sites of the Canada-Saskatchewan Business Service Centre (CSBSC).

  1925 Rose Street
  Regina, SK S4P 3P1

  Tel.: (306) 787-2201

  Contact: Van Isman (e-mail: van.isman@ecd.gov.sk.ca)

- **The Yellowhead Region** – Based in Saskatoon, this Branch has regional delivery offices in North Battleford, Prince Albert, Yorkton and Saskatoon. The Saskatoon Regional Office is co-located with the main location of the Canada-Saskatchewan Business Service Centre; the Prince Albert Office is part of the Business Alliance at City Hall, and the Yorkton Office is co-located with a CSBSC satellite site at the Goodspirit Business Resource Centre.

  122 – 3rd Avenue North
  Saskatoon, SK
  S7K 2H6

  Tel.: (306) 933-7210

  Contact: Dale Botting (e-mail: dale.botting@ecd.sk.ca)

## Saskatchewan Economic and Co-operative Development (Continued)

### Small Business Loans Association Program

A Small Business Loans Association is formed by the incorporation of four or more community-based interest groups (i.e., individuals, partnerships, co-operatives or corporations). The objectives of the Association must be the creation and development of new businesses and assisting existing businesses by lending capital to those businesses. Associations can grant loans of up to $10,000 for the purchase of fixed assets. Loan applicants must submit a business plan to the Association. Loan applications approved by the association go to Saskatchewan Economic and Co-operative Development which ensures that they comply with program requirements. Saskatchewan Economic and Co-operative Development provides the Association with funds to cover the principal of the loan. The Association charges an interest rate of up to 10 percent. Upon repayment, the principal amount is returned to Saskatchewan Economic and Co-operative Development and the Association retains the interest to cover its operating expenses.

1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-7154

Contact: Gloria McKay (e-mail: gloria.mckay@ecd.gov.sk.ca)

### Strategic Initiatives Fund

The Strategic Initiatives Fund (SIF) is a $6 million economic development fund administered by Saskatchewan Economic and Co-operative Development to encourage the development of new technologies and research infrastructure in Saskatchewan. The goal of this fund is to enhance the competitiveness of Saskatchewan industries, as well as to develop new value-added products and processes to expand the Saskatchewan economy.

Priority is given to the following sectors: forestry, mining, energy, value-added agriculture, information technology and telecommunications, and tourism and cultural industries.

1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-1701

Contact: Melissa Rode (e-mail: melissa.rode@ecd.gov.sk.ca)

## Saskatchewan Finance

### Education and Health Tax

2350 Albert Street
Regina, SK
S4P 4A6

Tel.: (306) 787-6645
Toll Free: 1-800-667-6102

Internet Website: http://www.gov.sk.ca/finance

All retail businesses selling tangible goods and taxable services are required to collect and submit Education and Health Tax (also known as PST). Businesses that consume goods from inventory for their own use are also subject to tax. Contact Saskatchewan Finance for more information.

## Saskatchewan Human Rights Commission

**Saskatoon Office**

8th Floor
122 - 3rd Avenue North
Saskatoon, SK
S7K 2H6

Tel.: (306) 933-5952
Telewriter: (306) 373-2119
Toll Free: 1-800-667-9249
Fax: (306) 933-7863

**Regina Office**

3rd Floor
1942 Hamilton Street
Regina, SK
S4P 3V7

Tel.: (306) 787-2530
Telewriter: (306) 787-8550
Toll Free: 1-800-667-8577
Fax: (306) 787-0454

E-mail:
shrc@justice.gov.sk.ca

Internet Website:
http://www.gov.sk.ca/shrc

Businesspeople who hire employees are subject to *The Saskatchewan Human Rights Code* which says that employers are not allowed to discriminate on the basis of:

- age
- ancestry/aboriginal
- ancestry/other (includes perceived race, colour, nationality, place of origin)
- family status
- marital status
- mental disability
- receipt of public assistance
- religion
- sexual harassment
- sex/pregnancy
- sex/other
- sexual orientation

Businesspeople are also required, in some circumstances, to make their buildings accessible to people with disabilities. The Saskatchewan Human Rights Commission has published numerous booklets and pamphlets describing these aspects of human rights legislation in detail.

The Commission investigates human rights complaints, approves and monitors employment equity plans and conducts human rights education for employers and others.

The Commission's website provides more information about human rights legislation, the Commission's programs and its publications. The website also provides links to other human rights organizations.

**Saskatchewan Justice**

## Corporations Branch

2nd Floor, 1871 Smith Street
Regina, SK
S4P 3V7

Tel.: (306) 787-2962
Fax: (306) 787-8999

E-mail: corporations@justice.gov.sk.ca

Internet Website: http://www.saskjustice.gov.sk.ca

The Corporations Branch of Saskatchewan Justice incorporates Saskatchewan corporations, non-profit corporations, co-operatives and credit unions, and registers business names. It has recently introduced the One-Stop Business Registration Pilot Project which reduces the amount of repetitive information that a person registering a business has to provide to various government agencies. The One-Stop project allows a businessperson to complete an on-screen application that automatically distributes the data to various government agencies.

The Corporation Branch's website contains a great deal of useful information for people who are starting a business including descriptions of the different types of business ownership and detailed information about business name searches and business incorporation.

## Saskatchewan Labour

**Head Office**

1870 Albert Street
Regina, SK
S4P 3V7

Internet Website:
http://www.labour.gov.sk.ca

Two of Saskatchewan Labour's services will be of interest to businesspeople and entrepreneurs. They are:

- Labour Standards Branch
- Occupational Health and Safety Division

### Labour Standards Branch

Labour Standards Call Centre: 1-800-667-1783

Fax Back Service at 1-900-451-3914 (to get Labour Standards by fax)

The Labour Standards Branch promotes and enforces basic rules for work in Saskatchewan as set out in *The Labour Standards Act*. It publishes several booklets and fact sheets on labour standards and operates a call centre. As well, basic information about labour standards is available on Saskatchewan Labour's website (http://www.labour.gov.sk.ca).

**Estevan**
1219 – 5th Street
Estevan, SK
S4A 2V6
Tel.:(306) 637-4573

**North Battleford**
1146 – 102nd Street
North Battleford, SK
S9A 1E9
Tel.:(306) 446-7491

**Swift Current**
2nd Floor
Provincial Building
350 Cheadle Street West
Swift Current, SK
S9H 4G3
Tel.: (306) 778-8497

**Regina**
3rd Floor
1870 Albert Street
Regina, SK
S4P 3V7
Tel.: (306) 787-2438

**Saskatoon**
8th Floor
Sturdy Stone Building
122 – 3rd Avenue North
Saskatoon, SK
S7K 2H6
Tel.: (306) 933-5042

**Moose Jaw**
110 Ominica Street West
Moose Jaw, SK
S6V 6V2
Tel.:(306) 694-3127

**Prince Albert**
9th Floor, McIntosh Mall
800 Central Avenue
Prince Albert, SK
S6V 6Z2
Tel.:(306) 953-2715

**Yorkton**
A. G. Kuziak Building
72 Smith Street
Yorkton, SK
S3N 2Y4
Tel.: (306) 786-1390

### Occupational Health and Safety Division

**Regina**
6th Floor, 1870 Albert Street
Regina, SK S4P 3V7
Tel.: (306) 787-4496
Toll Free: 1-800-567-7233

**Saskatoon**
122 – 3rd Avenue North
Saskatoon, SK S7K 2G6
Tel.: (306) 933-5052
Toll Free: 1-800-667-5023

The Occupational Health and Safety (OH&S) Division of Saskatchewan Labour works with employers, workers, and occupational health committees to control workplace hazards and prevent work injuries and illness. It also enforces *The Occupational Health and Safety Act, 1993* and Regulations.

For more information contact the Occupational Health and Safety Division or visit the Saskatchewan Labour website at http://www.labour.gov.sk.ca.

## Saskatchewan Opportunities Corporation

**Head Office**

Suite 600
2103 – 11th Avenue
Regina, SK
S4P 3Z8

Tel.: (306) 787-8595
Fax: (306) 787-8515

**Saskatoon Investments**

760 Saskatoon Square
410 – 22nd Street East
Saskatoon, SK
S7K 5T6

Tel.: (306) 933-7890
Fax: (306) 933-7891

**Innovation Place**

114 – 15 Innovation
Boulevard
Saskatoon, SK
S7N 2X8

Tel.: (306) 933-6295
Fax: (306) 933-8200

Internet Website:
http://www.gov.sk.ca/soco

The Saskatchewan Opportunities Corporation (SOCO) is a provincial Crown corporation with a mandate to facilitate economic growth in Saskatchewan through investments in viable businesses and in infrastructure which supports the development of business.

SOCO's investment program targets six sectors that have been identified as possessing potential for continued economic growth: agriculture (value-added agriculture and food processing), forestry, tourism and cultural industries, mining and minerals, energy and advanced technology.

The corporation focuses on companies that create sustainable growth for the province. As a result, its primary emphasis is on commercialization of new technologies, export-oriented and import replacement ventures, and projects that create value-added manufacturing and processing in Saskatchewan. SOCO does not generally invest in retail or service ventures that compete with existing business for limited local markets.

The corporation's investments take the form of loans, contract financing, equity investments and guarantees. They typically range from $50,000 to $1 million, although the corporation has investments that are both smaller and larger than that range. SOCO is not usually the only investor in a project; it generally collaborates on its investments with other investors, both private and public sector.

In addition to its investment program, SOCO provides support to Saskatchewan businesses through the provision of infrastructure. The corporation owns and operates Innovation Place, a world-recognized research and development park in Saskatoon, and is currently developing the Regina Research Park, adjacent to the University of Regina.

## Saskatchewan Post-Secondary Education and Skills Training

Two of the Programs administered by Saskatchewan Post-Secondary Education and Skills Training will be of interest to employers, entrepreneurs and people interested in self-employment. They are:

- JobStart/Future Skills
- Partnerships Program

### JobStart/Future Skills

Room 410, 2151 Scarth Street
Regina, SK S4P 3V7

Tel.: (Toll Free) 1-800-597-8278

E-mail: jobstart@sasked.gov.sk.ca/jobstart

Internet Website: http://www.sasked.gov.sk.ca/jobstart

JobStart/Future Skills is a provincial government program that links training to employment. The four program components described below will be of interest to employers and potential businesspeople.

**Work-based Training for the Unemployed**

- Designed for unemployed residents of Saskatchewan.
- Involves on-the-job training, designed to teach the skills needed to fill available jobs in Saskatchewan, with training recognized by public institutions or industry associations.
- JobStart/Future Skills will subsidize wages up to 50 percent when the training is leading to full-time, sustainable employment.
- For employers with less than 100 employees, the program will provide up to 50 percent of the approved training costs to a maximum of $5,000 per trainee.
- For employers with 100 or more employees the program will provide up to 50 percent of the approved training costs to a maximum of $3,500 per trainee.

**Work-based Training for Employed Workers**

- Designed for current employees of Saskatchewan businesses.
- JobStart/Future Skills will subsidize up to 1/3 of approved training costs to Saskatchewan employers in order to maintain their competitive position.
- For businesses with less than 100 employees the program will provide up to 1/3 of the approved training costs to a maximum of $3,000 per trainee.
- For businesses with 100 or more employees the program will provide up to 1/3 of the approved training costs to a maximum of $1,500 per trainee.

**Work Placement Program**

Work Placement is a provincial program that is designed to help individuals access employment by assisting employers with the cost of training.

- Designed to assist unemployed residents of Saskatchewan receiving Social Assistance or Employment Insurance benefits.
- Involves a work placement that will lead directly to employment.
- A wage subsidy is negotiated to offset training costs to a maximum of $3,000. The amount of the subsidy is determined by the needs of the employee and the nature of the training.
- Support costs up to $1,000 can be negotiated to cover costs other than wages. These costs are designed to assist the employee access employment.
- Application forms and more specific information can be obtained through your local Can/Sask Career and Employment Centre.

## Saskatchewan Post-Secondary Education and Skills Training (Continued)

### JobStart/Future Skills (Continued)

**Self-Employment Program**

The Self-Employment Program is a provincial program designed to assist unemployed individuals in developing and establishing a business.

- Designed to assist unemployed individuals receiving Social Assistance or Employment Insurance benefits.
- Funding is provided to qualified trainers to deliver training that will assist participants in establishing their own business. These may include: assessments; business plan development; market research; accounting; financial forecasting; financing options; etc.
- Living support costs may also be provided to the individual while in program.
- Access to the Self-Employment Program is through your local Can/Sask Career and Employment Centre.

### Partnerships Program

4th Floor
2220 College Avenue
Regina, SK
S4P 3V7

Tel.: (306) 787-9640
Fax: (306) 787-7392

E-mail: partners@sasked.gov.sk.ca

Internet Website: http://www.sasked.gov.sk.ca/P/partnerships/index.html

Partnerships provides grants to eligible employers who create summer jobs for Saskatchewan students. The program is designed to help students finance their education while gaining practical work experience. Summer jobs must occur between May 1 and September 30 to be eligible for funding. Employers receive a wage subsidy at the end of the student's employment period.

Eligible employers include:

- Businesses that are registered or incorporated in Saskatchewan
- Farmers
- local and municipal governments
- non-profit organizations

The Partnerships Program is usually available in March. Applications are not automatically mailed to past recipients. Program guidelines and application forms are available on the Internet at the Partnerships Program website.

**Saskatchewan Research Council**

## Inventor's Program

15 Innovation Boulevard
Saskatoon, SK
S7N 2X8

Toll Free: 1-800-667-5992
Tel.: (306) 933-5400
Fax: (306) 933-7446

Internet Website: http://www.src.sk.ca/inventors.html

The Saskatchewan Research Council's Inventor's Program assists inventors and entrepreneurs in determining the technical and market feasibility of their product. The program guides inventors through the process of developing new products:

- **Step 1 – Evaluating Ownership** – SRC will conduct a technical information search of the Canadian and U.S. patent databases to determine if patents currently exist. The charge for this search is $40 plus GST. SRC can also provide contact information for patent agents and patent attorneys.
- **Step 2 – Market Research** – It is important to assess the commercial potential of your idea before you invest significant resources. Critical information includes market size, competition, pricing, and the state of the industry.
- **Step 3 – Product Development** – SRC technical staff can speak to you about the technical feasibility of your idea at no charge. SRC offers engineering support, prototype development and product testing on a fee-for-service basis.
- **Step 4 – Commercialization** – Assistance with developing a business plan, securing financing, and moving into manufacturing and distribution of your product.

The Saskatchewan Research Council's website (http://www.src.sk.ca/inventors.html) includes links to several other organizations that will be of interest to inventors and entrepreneurs including the Canadian and U.S. patent databases, and other sources of business information.

## Saskatchewan Workers' Compensation Board

**Head Office**

200 – 1881 Scarth Street
Regina, SK
S4P 4L1

Tel.: (306) 787-4370

**Branch Office**

129 Third Avenue N.
Saskatoon, SK S7K 2H6

Tel.: (306) 933-6312

Toll Free: 1-800-667-7590

Assessment Department
Tel.: (306) 787-9516
Assessment Department
Toll-Free: 1-800-667-7580

Internet Website:
http://www.wcbsask.com

*The Workers' Compensation Act* is a provincial law that provides financial protection, medical benefits and rehabilitation services to workers and their dependents when workers are injured or killed on the job.

Most Saskatchewan employers are required to register with the Workers' Compensation Board and may be required to pay a premium.

General information about how the WCB works, who is required to register with the WCB, premiums and how claims are handled is available on the WCB's website (http://www.wcbsask.com).

# Part 5: Municipal Government

## Cities, Towns and Rural Municipalities

Saskatchewan cities, towns and rural municipalities provide a range of supports for business people and impose various requirements upon them. For example:

- Some cities have an economic development authority and some regions have a regional economic development authority. These organizations focus on community economic development and may also offer support to small businesses.
- Most cities and some towns require that businesses purchase either a business licence or a home-based business licence.
- Shops, factories, warehouses, and other commercial buildings must meet certain standards specified in *The National Building Code of Canada*. Municipal building officials can provide more information and conduct the necessary inspections.
- The public library in most communities is a good source of information on topics such as preparing a business plan, marketing and managing staff.

For information about both the supports offered by your local municipal government and its licencing and other requirements, contact city or town hall, the economic development authority in your community or the Canada-Saskatchewan Business Service Centre (http://www.cbsc.org/sask). The Canada-Saskatchewan Business Service Centre has community profiles and information about licencing requirements for many Saskatchewan communities.

# Part 6: Foundations and Non-Profit Organizations

## The Canadian Women's Foundation

Suite 504
133 Richmond Street West
Toronto, ON
M5H 2L3

Tel.: (416) 365-1444
Fax: (416) 365-1745

Internet Website:
http://www.cdnwomen.org

The Canadian Women's Foundation is a national foundation specifically designed to raise and grant funds to meet the needs of women and girls. The Foundation currently has two funds: the Economic Development Fund and the Violence Prevention Fund. The Economic Development Fund is described below. The Violence Prevention Fund is a separate program. Write to the CWF or visit their website for details.

Projects funded give women the skills they need to move into non-traditional areas, higher paying jobs or start their own businesses. The Fund has supported low-income women to develop the skills, attitudes and resources to start their own small businesses, and several co-operative businesses that provide training for women. Projects for girls have included those that work to increase their self-esteem, and encourage girls not to drop science and math courses that will give them entry into lucrative and challenging careers.

Requests for projects under the Economic Development Fund are distributed in November. These grants are awarded in May. Grants range from $1,000 to $30,000. The CWF cannot fund all applications. CWF does not accept unsolicited grant requests, only requests prepared in response to a Request for Proposal. Visit the website or write to CWF for information about being put on the Request for Proposal mailing list. The website also contains full details on eligibility criteria and the application process.

## Working for Women

#3 – 117 Third Avenue South
Saskatoon, SK
S7K 1L6

Tel.: (306) 665-2802
Fax: (306) 665-2280

E-mail:
wfw@sk.sympatico.ca

Working for Women helps women enter or re-enter the labour force. Support offered to women who are interested in establishing their own business includes seminars on independent contracting, self-employment and market research. Provides computer and Internet training and referrals to other agencies, when appropriate.

# Part 7: Business Groups

In most communities, there are numerous business groups and clubs whose objectives include networking among members, education for members and promotion of small business in the community. For example, many communities have a Chamber of Commerce and/or a branch of the Saskatchewan Home-Based Business Association.

Groups such as service clubs and professional associations, although not specifically oriented to business, also provide networking opportunities for members.

The groups and clubs listed in this section are groups whose focus is women. These groups are not limited to businesswomen, but welcome members from all walks of life.

**Canadian Women's Business Network**

Internet Website:
http://www.cdnbizwomen.com

This large and complex website provides links to many on-line business resources. Some are specific to women such as "women's achievements". Others are of interest to all businesspeople, for example, "financial information, developing your business, and global trade". Businesswomen can register their business with the Canadian Women's Business Network for free on-line exposure.

**National Farmers Union (NFU) Women's Advisory Committee**

**National Office:**

2717 Wentz Avenue
Saskatoon, SK
S7K 4B6

Tel.: (306) 652-9465
Fax: (306) 664-6226

E-ma

## Regina Economic Development Co-operative for Women

2732 – 13th Avenue
Regina, SK
S4T 1N3

Tel.: (306) 565-2380

The Regina Economic Development Co-operative for Women is a Small Business Loans Association. It makes loans of up to $10,000 to Regina businesswomen who have difficulty getting funding through traditional financial institutions.

## Regina Women's Network

P. O. Box 3422
Regina, SK
S4P 3N8

Tel.: (306) 757-7082

Regina Women's Network is a networking organization whose goals include promoting women in business. RNW offers:

- monthly luncheons and after-work mixers The mixers are held at different members' business places
- other functions such as dinners and large events with well-known guest speakers
- membership directory
- bi-monthly newsletter
- yearly trade show
- bi-annual women of influence dinner

## Saskatchewan Business and Professional Women's Clubs

The Saskatchewan Business and Professional Women's Clubs are members of the Canadian and International Federations of Business and Professional Women's Organization. Their purpose is to provide support and leadership to women in realization of their plans, projects and activities in both their work and their responsibility to society.

There are clubs in Regina and Saskatoon. For current contact information write to:

Saskatchewan Business and Professional Women's Clubs
Box 1911
Regina, SK
S4P 3E1

## Saskatchewan Women's Institutes

10.2 Kirk Hall
117 Science Place
University of Saskatchewan
Saskatoon, SK
S7N 5C8

Tel.: (306) 966-5566
Fax: (306) 966-5567

E-mail: Sask.wi@usask.ca

Saskatchewan Women's Institute (S.W.I.) is the largest rural women's organization in Saskatchewan. It has branches in many Saskatchewan communities. Its goals include networking among rural women and providing learning opportunities through training, workshops and information sharing.

## Saskatoon Women's Network

P. O. Box 8504
Saskatoon, SK
S7K 6K5

Tel.: (306) 249-4454

A networking organization whose mission is to provide opportunities for members to develop professional and personal contacts. S.W.N. offers:

- monthly lunch and breakfast meetings as well as about six other annual functions
- annual educational seminars some of which may be on business-related topics
- a regular newsletter
- a membership list and member resource book

# Part 8: Educational Opportunities

The major Saskatchewan educational institutions are listed below. Most of these institutions offer courses on administration, management, marketing, accounting and computer applications that may be useful to businesspeople. Some also offer short courses and seminars specifically designed for entrepreneurs and people in small business. Because course offerings vary from year to year, contact the appropriate educational institution for a course calendar and for information about course dates and costs.

## Aboriginal Educational Institutions

Several of Saskatchewan's Aboriginal educational institutions offer courses in accounting, computer applications, administration and management that may be useful to businesspeople. Contact the appropriate agency for a course calendar and for details concerning prerequisites, and dates and costs of courses.

### Saskatchewan Indian Federated College

Internet Website: http://www.sifc.edu

SIFC Regina Campus
Room 118, College West
University of Regina
Regina, SK
S4S 0A2
Tel.: (306) 584-8333

SIFC Saskatoon Campus
710 Duke Street
Saskatoon, SK
S7M 0P8
Tel.: (306) 931-1800

SIFC Northern Campus
1500 – 10 Avenue East
P. O. Box 3003
Prince Albert, SK
S6V 6G1
Tel.: (306) 763-0066

### Gabriel Dumont Institute

Internet Website: http://www.gdins.org/

Gabriel Dumont Institute
Education Building
University of Regina
3737 Wascana Parkway
Regina, SK S4N 0Z6
Tel.: (306) 347-4100

Gabriel Dumont Institute
505 – 23rd Street East
Saskatoon, SK S7K 4K7
Tel.: (306) 934-4941

### Dumont Technical Institute

2nd Floor, 219 Robin Crescent
Saskatoon, SK S7L 0V7
Tel.: (306) 242-6070

### Saskatchewan Indian Institute of Technologies

Suite 100 – 103A Packham Place
Saskatoon, SK S7N 4K4
Tel.: (306) 244-4444
Fax: (306) 244-1391

## Regional Colleges

Saskatchewan has nine regional colleges. Some of the regional colleges offer courses in accounting, computer applications, management and other topics that may be useful to businesspeople. Some also occasionally offer courses specifically designed for entrepreneurs and people operating small businesses. Contact your local regional college for a course calendar.

**Carlton Trail**
P. O. Box 720
623 – 7th Street
Humboldt, SK
S0K 2A0

Tel.: (306) 682-2623

**Cumberland**
P. O. Box 2225
201 – 1st Avenue W.
Nipawin, SK
S0C 1E0

Tel.: (306) 862-9833

**Cypress Hills**
129 Second Avenue N.E.
Swift Current, SK
S9H 2C6

Tel.: (306) 773-1531

**Lakeland**
2602 – 59th Avenue
Bag Service 6600
Lloydminster, AB
S9V 1Z3

Tel.: (403) 871-5700

**North West**
1381 – 101st Street
North Battleford, SK
S9A 0Z9

Tel.: (306) 937-5100

**Northlands**
P. O. Box 1000
(Highway #2)
Air Ronge, SK
S0J 3G0

Tel.: (306) 425-4480

**Parkland**
290 Prince William Drive
P. O. Box 790
Melville, SK
S0A 2P0

Tel.: (306) 728-4471

**Prairie West**
P. O. Box 700
113 – 3rd Avenue W.
Biggar, SK
S0K 0M0

Tel.: (306) 948-3363

**South East**
**Souris Valley Campus**
P. O. Box 880
Weyburn, SK
S4H 2L1

Tel.: (306) 848-2511

## Saskatchewan Institute of Applied Science and Technology (SIAST)

Internet Website:
http://www.siast.sk.ca

The four SIAST campuses in Saskatchewan offer both certificate programs and non-credit courses and seminars. Non-credit and short courses offered vary from year to year but often include courses in bookkeeping, management and computer applications that would be useful for small businesspeople. As well, the four SIAST campuses occasionally offer courses and seminars specifically designed for entrepreneurs such as, "Introduction to Entrepreneurship" and "Finances for Small Business".

Contact the SIAST campus nearest you for a calendar of their non-credit courses and/or a listing of their courses for businesspeople.

**SIAST Kelsey Campus**
P. O. Box 1520
Idylwyld Drive and 33rd Street
Saskatoon, SK
S7K 3R5

Tel.: (306) 933-6350 or Toll-Free: 1-800-567-3263

**SIAST Palliser Campus**
P. O. Box 1420
Saskatchewan Street and 8th Avenue N.W.
Moose Jaw, SK
S6H 4R4

Tel.: (306) 694-3200 or Toll-Free: 1-800-667-0055

**SIAST Wascana Campus**
P. O. Box 556
221 Winnipeg Street North
Regina, SK
S4P 3A3

Tel.: (306) 787-4356 or Toll-Free: 1-800-667-7730

**SIAST Woodland Campus**
P. O. Box 3003
1100 – 15th Street East
Prince Albert, SK
S6V 6G1

Tel.: (306) 953-7000 or Toll-Free: 1-800-667-9664

## University of Regina

Enquiries about undergraduate admission should be directed to:

Registrar's Office
University of Regina
Regina, SK
S4S 0A2

Tel.: (306) 585-4591

Internet Website: http://www.uregina.ca

All University of Regina courses may be taken as credit towards a degree when the student has the appropriate academic admission requirements and the necessary prerequisites. Students who are not interested in a degree program may take courses in two ways.

- **Special Student (Casual Student)** – These students may take courses if they have the academic entrance requirements of the University and the academic prerequisites (or the permission of the head of the academic unit).
- **Audit Students** – People interested in knowledge for its own sake may enrol in courses (if space is available) as either participatory or non-participatory audit students. Audit students do not earn a grade or credit.

The University of Regina, Faculty of Administration offers several courses in marketing and business management that may be of interest to businesspeople. Contact the U of R for a course calendar.

## University of Saskatchewan

Enquiries about undergraduate admission should be directed to:

Office of the Registrar
105 Administration Place
Saskatoon, SK
S7N 5A2

Tel.: (306) 966-6766
Fax: (306) 966-6730

E-mail: registrar@usask.ca

Internet Website: http://www.usask.ca/registrar

The University of Saskatchewan offers about 20 courses in marketing. Some of these are on highly specialized topics and have prerequisites. Others are more general. Contact the University of Saskatchewan for more information about business-related courses and admission requirements.

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